

In re:  
Patricia Ann Carpenter  
Debtor

Case No. 19-14983-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 19, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2021:

Recip ID	Recipient Name and Address
db	#+ Patricia Ann Carpenter, 131 S. Hull Street, Reading, PA 19608-1127

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2021 at the address(es) listed below:

Name	Email Address
JOSEPH T. BAMBRICK, JR.	on behalf of Debtor Patricia Ann Carpenter NO1JTB@juno.com
KEVIN G. MCDONALD	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

PARTRICIA ANN CARPENTER : Chapter 13  
Debtor : Bankruptcy No: 19-14983

**ORDER**

AND NOW, upon consideration of the Debtor's Motion to Sell Real Estate Free and Clear of Liens and Encumbrances, and the approval of the real estate commission it is hereby **ORDERED** and **DECREED** that the sale of the real estate for \$140,000.00. Is **APPROVED** and the Debtor's Motion is **GRANTED**.

It is further **GRANTED** that the proceeds are to be disbursed to pay the ordinary and customary closing costs, including but not limited to pro ration of realty taxes, realtor commission, etc.; the mortgage liens to M&T Bank and EXP Realty, LLC, are to be paid in full; M&T Bank will be paid in full subject to a proper payoff quote at the time of closing and closing is required within 30 days of the payoff quote or a new payoff quote is required; and any net proceeds remaining after the liens, transfer taxes, real estate commission(s), customary closing costs, and debtors limited exemption of \$23,675.00 are deducted should be paid to the Chapter 13 Trustee's Office by the title company at the closing. The Trustee will receive \$8,806.43 from the sale.

The real estate commission is based on the final sale price minus the 6% Seller Assist.

All liens and mortgages are to be paid in full.

BY THE COURT:



**Date: August 19, 2021**

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**PATRICIA MAYER,**  
**UNITED STATES BANKRUPTCY JUDGE**